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*Attorneys for Higher Education Loan Authority  
of the State of Missouri*

**UNITED STATES DISTRICT COURT  
DISTRICT OF NEVADA**

JOSHUA SMITH,

Plaintiffs,

v.

EQUIFAX INFORMATION SERVICES,  
LLC; TRANS UNION, LLC; EXPERIAN  
INFORMATION SOLUTIONS, INC.; AND  
HIGHER EDUCATION LOAN AUTHORITY  
OF THE STATE OF MISSOURI,

Defendants.

Case No. 2:24-cv-00117-JCM-BNW

**STIPULATION AND ORDER TO  
EXTEND DEADLINE FOR HIGHER  
EDUCATION LOAN AUTHORITY OF  
THE STATE OF MISSOURI TO  
RESPOND TO COMPLAINT**

**(FIRST REQUEST)**

**STIPULATION**

Plaintiff Joshua Smith (“Plaintiff”) and Defendant Higher Education Loan Authority of the State of Missouri (“MOHELA”), by and through their respective counsel of record, hereby stipulate and agree as follows:

1. On January 17, 2024, Plaintiff filed his Complaint For Damages and Demand for Jury Trial (the “Complaint”). ECF No. 1.

2. On or about January 24, 2024, Plaintiff served a copy of the Complaint on MOHELA.

3. The current deadline for MOHELA to respond to Plaintiff’s Complaint is February

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1 14, 2024.

2 4. Plaintiff has agreed to grant an extension for MOHELA to answer or otherwise plead  
3 in response to the Complaint, to allow MOHELA to collect and review its internal files pertaining  
4 to the allegations in the Complaint.

5 5. MOHELA shall have up to, and including, March 11, 2024, in which to answer or  
6 otherwise plead in response to Plaintiff's Complaint.

7 6. This stipulation is brought in good faith by all parties and not for purposes of delay.  
8 This extension will not result in any undue delay in the administration of this case.

9 7. This is the first request for extension of time requested by the parties with respect to  
10 responding to the Complaint.

11 DATED this 8<sup>th</sup> day of February, 2024.

DATED this 8<sup>th</sup> day of February, 2024.

12 /s/ Gerardo Avalos

/s/Patrick J. Reilly

13 George Haines, Esq.

Patrick J. Reilly, Esq.

14 Gerardo Avalos, Esq.

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18 *Attorney for Plaintiff*

*Attorneys for Defendant Higher Education  
Loan Authority of the State of Missouri*

19 **ORDER**

20 IT IS SO ORDERED.

21 

22 UNITED STATES MAGISTRATE JUDGE

23 Dated: 2/13/2024